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Dated: 7/8/04

Signature:  (Jay R. Blum)

Docket No.: J2167.0061/P061

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Deborah Everling et al.

Application No.: 09/204,390

Art Unit: 3628

Filed: December 2, 1998

Examiner: J. C. Pwu

For: MERCHANT TRANSACTION DATA
MINING METHOD

RECEIVED

JUL 15 2004

GROUP 3600

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated March 8, 2004 (Paper No. 11), please amend the above-identified U.S. patent application as follows:

A listing of claims begins on page 3 of this paper.

Remarks/Arguments begin on page 9 of this paper.



Application No.: 09/204,390

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FEE CALCULATION

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Any additional fee required has been calculated as follows:

GROUP 3600

	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	Additional Fee
Total		- 21* =		X	
Independent		- 3** =		X	
First presentation of Multiple Dependent Claim(s) (if applicable)					
TOTAL					

*not less than 20

** not less than 3

No additional fee is required.

In the event a fee is required or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge any underpayment or credit any overpayment to Deposit Account No. 50-2215.

CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 CFR 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 CFR 1.135. The fee under 37 CFR 1.17 should be charged to our Deposit Account No. 50-2215.